

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

MICHAEL B. SHEPPERD
PATRICIA A. SHEPPERD
Debtor(s)

Case No. 16-22129GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/08/2016.
- 2) The plan was confirmed on 07/21/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 05/10/2017, 03/02/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/07/2020.
- 5) The case was dismissed on 04/23/2020.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 56.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$100,750.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$113,574.00
Less amount refunded to debtor \$2,383.54

NET RECEIPTS: \$111,190.46

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$11,460.23
Court Costs \$310.00
Trustee Expenses & Compensation \$4,817.02
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$16,587.25

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAA FINANCIAL SERVICES	Unsecured	12,557.34	NA	NA	0.00	0.00
ALLEGHENY OPHTHALMIC & ORBITA	Unsecured	967.58	NA	NA	0.00	0.00
BANK OF NEW YORK MELLON - TRU	Secured	185,261.73	182,916.70	22,337.38	22,337.38	0.00
BANK OF NEW YORK MELLON - TRU	Secured	0.00	0.00	22,342.71	22,342.71	0.00
BANK OF NEW YORK MELLON - TRU	Secured	0.00	183,590.23	0.00	29,359.48	0.00
BANK OF NEW YORK MELLON - TRU	Secured	0.00	1,860.22	0.00	0.00	0.00
ECMC(*)	Unsecured	36,139.45	35,868.60	35,868.60	0.00	0.00
GENESIS++	Unsecured	1,040.50	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	1,016.00	185.17	185.17	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	3,701.85	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Secured	3,591.00	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	NA	12,970.35	12,970.35	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	NA	NA	4,609.24	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	NA	NA	835.16	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	522.08	541.51	541.51	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	5,048.01	5,118.01	5,118.01	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	6,386.05	6,570.60	6,570.60	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,640.12	1,723.71	1,723.71	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	2,725.80	2,963.85	2,963.85	0.00	0.00
NAVY FEDERAL CREDIT UNION*	Unsecured	5,112.99	5,112.99	5,112.99	0.00	0.00
NAVY FEDERAL CREDIT UNION*	Unsecured	8,643.20	8,643.20	8,643.20	0.00	0.00
NAVY FEDERAL CREDIT UNION*	Unsecured	12,837.39	13,299.14	13,299.14	0.00	0.00
NAVY FEDERAL CREDIT UNION*	Unsecured	9,050.77	9,383.47	9,383.47	0.00	0.00
PNC BANK NA	Secured	6,412.12	6,485.89	6,485.89	6,485.89	257.28
PNC BANK NA	Secured	15,820.02	15,597.44	15,597.44	12,917.68	902.79
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	5,577.44	5,895.10	5,895.10	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	815.19	925.39	925.39	0.00	0.00
THE SURGERY CENTER AT CRANBE	Unsecured	423.00	NA	NA	0.00	0.00
US BANK NA - TRUSTEE	Unsecured	48,733.84	50,091.86	50,091.86	0.00	0.00
USAA SAVINGS BANK	Unsecured	4,147.32	4,278.32	4,278.32	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$44,680.09	\$74,039.57	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$22,083.33	\$19,403.57	\$1,160.07
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$66,763.42	\$93,443.14	\$1,160.07
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$18,414.75	\$0.00	\$0.00
TOTAL PRIORITY:	\$18,414.75	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$150,600.92	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$16,587.25</u>
Disbursements to Creditors	<u>\$94,603.21</u>
TOTAL DISBURSEMENTS :	<u>\$111,190.46</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/07/2021

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.